

UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND

CITIBANK, N.A., AS TRUSTEE FOR
AMERICAN HOME MORTGAGE ASSETS
TRUST 2006-3, MORTGAGE BACKED
PASS-THROUGH CERTIFICATES SERIES
2006-3,

Plaintiff,

v.

KATHERINE L. CAITO,

Defendant,

v.

INTERNAL REVENUE SERVICE,

Interested Party.

C.A. No. 1:18-cv-00427-JJM

**AFFIDAVIT OF SONY PRUDENT IN SUPPORT OF PLAINTIFF'S OBJECTION TO
DEFENDANT'S MOTION FOR SUMMARY JUDGMENT**

I, Sony Prudent, hereby declare and state as follows:

1. I am a Senior Loan Analyst for Ocwen Financial Corporation, whose indirect subsidiary is PHH Mortgage Corporation ("PHH"). PHH is the loan servicer for the subject mortgage loan on behalf of Plaintiff, Citibank, N.A., as Trustee for American Home Mortgage Assets Trust 2006-3, Mortgage Backed Pass-Through Certificates Series 2006-3 ("Citibank, as Trustee").
2. PHH merged with Ocwen Loan Servicing, LLC ("Ocwen") as of June 1, 2019. On or about June 4, 2019, PHH provided notice of service transfer to Defendant, Katherine L. Caito ("Defendant").

3. I am over the age of 18 and competent to testify as to the matters contained in this affidavit. I have access to the business records of PHH, including the business records relating to the loan at issue in this litigation. I make this affidavit based upon my review of those records relating to the loan and from my own personal knowledge of how they are kept and maintained. The loan records are maintained by PHH in the course of its regularly conducted business activities and are made at or near the time of the event, by or from information transmitted by a person with knowledge. It is the regular practice to keep such records in the ordinary course of a regularly conducted business activity. The loan records include the records of Ocwen, which have been integrated into PHH's records. PHH's records that relate to the loan that I reviewed and relied upon for the statements made in this Affidavit include Powers of Attorney provided by CitiBank, as Trustee to Ocwen.

4. I have reviewed PHH's records with respect to mortgage loan number ending 2929 for the borrower and Defendant.

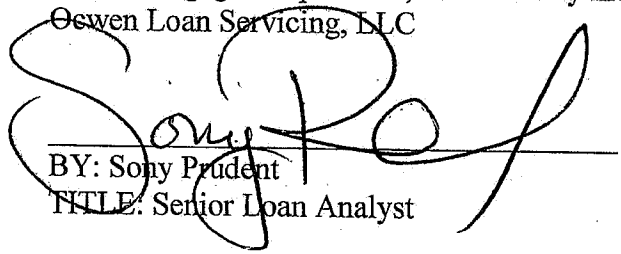
5. Attached to CitiBank, as Trustee's Memorandum of Law in Response to the Defendant's Motion for Summary Judgment as *Exhibit A* is a true and accurate copy of an April 11, 2017 Limited Power of Attorney through which Citibank, N.A., solely in its capacity as trustee for American Home Mortgage Assets Trust 2006-3, Mortgage Backed Pass-Through Certificates Series 2006-3, appointed Ocwen as its true and lawful attorney-in-fact.

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I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND

CORRECT. EXECUTED ON July 12, 2019.

PHH Mortgage Corporation, successor by merger to
Owen Loan Servicing, LLC


BY: Sony Prudent

TITLE: Senior Loan Analyst

CERTIFICATE OF SERVICE

I, Samuel C. Bodurtha, hereby certify that the documents filed through the ECF system will be sent electronically to the registered participants as identified on the Notice of Electronic Filing (NEF) and paper copies will be sent to those indicated as nonregistered participants on July 15, 2019.

/s/ Samuel C. Bodurtha

Samuel C. Bodurtha